

Remarks

Claims 19-39 were pending in the parent application. They were rejected as obvious in view of certain references cited by the Examiner; no Section 102 rejections were entered. After entry of the amendments contained in this document, claims 19-39 are still pending in this continuation application. Applicants have amended all claims to include particular decisioning processes conducted by the renewal module in applicants' insurance-related systems and processes. These amendments are supported in the application at, among other places, page 19, line 17 through page 21, line 21, as well as the renewal process flow diagrams which constitute Figures 12, 13A and 13B of the application.

This text in these amendments reflects the importance of accurate maintenance of group insurance policy renewals and corresponding information in a master database. As the application points out at page 2, lines 17-20, group insurance products generally have a renewal cycle of one to three years so that the need to provide information that spans a time interval is critical as well as the need to reduce cumbersome and expensive paper-based processing. The use of a master database which functions to provide information across a number of functions and points in time, as claimed in claims 19-39, combined with the ability to conduct

renewal processes and update the master database in order to keep current as claimed in all claims 19-39, are thus highly important. Nothing in the references cited by the Examiner, taken singly or in combination teaches or suggests the renewal processes in this information processing context as defined in all claims.

Filed herewith is the Declaration of Sandra Callahan which underscores the importance of these claimed processes to the commercial success which the owner of the patent has enjoyed.

Nothing shown or suggested in any of USPN 5,191,522 to Bosco, et al, USPN 4,567,359 to Lockwood or USPN 6,526,386 to Chapman, et al, taken singly or in combination, anticipate or render obvious the components of the group insurance coverage renewal processes recited in all claims, including, without limitation, the components recited in all claims including:

- (i) loading information stored in the master database into a renewal database, comprising:
 - a. determining which policies in said master database feature an anniversary date that falls within a predetermined number of days from the date of said loading;
 - b. storing information relating to said policies in said master database featuring said anniversary date to a renewal database;
 - c. determining which of said policies whose information is stored in said renewal database are self bill policies, and for said self bill policies:

1) determining if contribution meets a predetermined contribution level, and if not, checking to ensure that a census letter has been received, and if not, sending a census letter;

2) if contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter;

3) if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

d. for said policies whose information is stored in said renewal database which are list bill policies:

1) determining if contribution meets a predetermined contribution level and if not:

x) checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter; and

y) if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

(ii) supplying renewal rates for at least some of said policies whose information is stored in said renewal database;

(iii) revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) updating said master database with information from said renewal database, relating to at least some of said list bill policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

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Conclusion

Applicants accordingly submit that all of claims 19-39 are in condition for allowance, and they respectfully request that a patent be issued thereon.